

**Information to identify the case:**

Debtor 1	<u>Ilya Golub</u>	Social Security number or ITIN	xxx-xx-0085
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Simona Golub</u>	Social Security number or ITIN	xxx-xx-3711
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-10968**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Ilya Golub

Simona Golub

August 2, 2017

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Ilya Golub  
 Simona Golub  
 Debtors

Case No. 16-10968-JBS  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ahamilton  
 Form ID: 3180RI

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Aug 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2017.

db/jdb  
 24381050 +Ilya Golub, Simona Golub, 1915 Sheridan Road, Buffalo Grove, IL 60089-8001  
 24404234 BarclayCard, P.O. Box 60517, City of Industry, CA 91716-0517  
 +CAPITAL FEDERAL SAVINGS BANK, c/o Codilis & Associates, P.C.,  
 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921  
 24381051 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Best Buy, PO BOX 78009, Phoenix, AZ 85062-8009)  
 24381055 +CitiMortgage, P.O. Box 6243, Sioux Falls, SD 57117-6243  
 24686020 CitiMortgage, Inc., asf Capitol Federal Savings Bank, PO Box 6030,  
 Sioux Falls, SD 57117-6030  
 24423143 Daimler Trust, c/o BK Servicing, LLC, PO Box 131265, Roseville, MN 55113-0011  
 24381057 +Elena Golub, 7141 N. Kedzie Ave., Chicago, IL 60645-2847  
 24381058 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 24381059 +Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789  
 24429560 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 24381061 +Lisa Kats, 1250 Rudolph Road, Apt. 3D, Nothbrook, IL 60062-1427  
 24406293 Nissan, POB 660366, Dallas, TX 75266-0366  
 24381063 Nissan Motor Acceptance Corporation, PO Box 650424, Dallas, TX 75265-0424  
 24381064 PNC Bank, PO BOX 856177, Louisville, KY 40285-6177  
 24461838 +U.S. Bank National Association (see 410), c/o U.S. Bank Home Mortgage,  
 A Division of US Bank NA, 4801 Frederica St, Owensboro, KY 42301-7441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 24497974

EDI: BECKLEE.COM Aug 03 2017 00:13:00 AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP,  
 PO BOX 3001, MALVERN, PA 19355-0701  
 24381048 EDI: CINGMIDLAND.COM Aug 03 2017 00:13:00 AT&T MOBILITY, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 24411791 EDI: GMACFS.COM Aug 03 2017 00:13:00 Ally Bank, PO Box 130424, Roseville MN 55113-0004  
 24381046 +EDI: GMACFS.COM Aug 03 2017 00:13:00 Ally Financial, P.O. Box 380901,  
 Bloomington, MN 55438-0901  
 24381047 EDI: AMEREXPR.COM Aug 03 2017 00:13:00 Amex, BOX 0001, Los Angeles, CA 90096-8000  
 24381049 EDI: BANKAMER.COM Aug 03 2017 00:13:00 Bank Of America, P.O. BOX 851001,  
 DALLAS, TX 75285-1001  
 24381052 EDI: CAPITALONE.COM Aug 03 2017 00:13:00 Capital One, P.O. Box 6492,  
 Carol Stream, IL 60197-6492  
 24460514 EDI: CAPITALONE.COM Aug 03 2017 00:13:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 24381053 EDI: CHASE.COM Aug 03 2017 00:13:00 Chase, P.O. BOX 15123, WILMINGTON, DE 19850-5123  
 24404808 EDI: IRS.COM Aug 03 2017 00:13:00 Department of Treasury-Internal Revenue Service,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 24381056 EDI: DISCOVER.COM Aug 03 2017 00:13:00 Discover, PO BOX 6103,  
 Carol Stream, IL 60197-6103  
 24415114 +EDI: DISCOVER.COM Aug 03 2017 00:13:00 Discover Bank, Discover Products INC,  
 P.O. Box 3025, New Albany Ohio 43054-3025  
 24381062 +EDI: DAIMLER.COM Aug 03 2017 00:13:00 Mercedes Benz Financial Services, PO Box 685,  
 Roanoke, TX 76262-0685  
 24381065 EDI: RMSC.COM Aug 03 2017 00:13:00 SAM'S CLUB MC/SYNCB, P.O. BOX 960013,  
 ORLANDO, FL 32896-0013  
 24694289 EDI: RMSC.COM Aug 03 2017 00:13:00 Synchrony Bank, c/o Recovery Management Systems Corp,  
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
 24381066 EDI: USBANKARS.COM Aug 03 2017 00:13:00 U.S.Bank, PO BOX 790179, ST. LOUIS, MO 63179  
 TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty The Law Office of William J Factor Ltd  
 24381054\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: CitiBank, PO BOX 78045, Phoenix, AZ 85062-8045)  
 24452524\* +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 24381060\* Fifth Third Bank, P.O. Box 740789, CINCINNATI, OH 45274-0789

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: ahamilton  
Form ID: 3180RI

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Aug 02, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 04, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2017 at the address(es) listed below:

Ariane Holtschlag on behalf of Debtor 1 Ilya Golub aholtschlag@wfactorlaw.com,  
bharlow@wfactorlaw.com;gsullivan@ecf.inforuptcy.com;r43923@notify.bestcase.com  
Ariane Holtschlag on behalf of Debtor 2 Simona Golub aholtschlag@wfactorlaw.com,  
bharlow@wfactorlaw.com;gsullivan@ecf.inforuptcy.com;r43923@notify.bestcase.com  
Cari A Kauffman on behalf of Creditor Daimler Trust ckauffman@sormanfrankel.com,  
dfrankel@sormanfrankel.com  
Jose G Moreno on behalf of Creditor Capital Federal Savings Bank nd-one@il.cslegal.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
William J Factor on behalf of Debtor 2 Simona Golub wfactor@wfactorlaw.com,  
wfactorlaw@gmail.com;bharlow@wfactorlaw.com;wfactor@ecf.inforuptcy.com;wfactormyecfmail@gmail.com  
;r43923@notify.bestcase.com  
William J Factor on behalf of Debtor 1 Ilya Golub wfactor@wfactorlaw.com,  
wfactorlaw@gmail.com;bharlow@wfactorlaw.com;wfactor@ecf.inforuptcy.com;wfactormyecfmail@gmail.com  
;r43923@notify.bestcase.com

TOTAL: 7